

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL P. SAYRE
CHRISTINE L. SAYRE
Debtor(s)

Case No. 19-21538GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/16/2019.
- 2) The plan was confirmed on 05/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/24/2019, 01/22/2020, 02/28/2020, 05/23/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/27/2023.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,516.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,438.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$103,216.70
Less amount refunded to debtor \$22,196.05

NET RECEIPTS: \$81,020.65

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,595.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,180.86
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,775.86

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS LLC	Unsecured	NA	6.01	6.01	6.01	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	NA	64.62	64.62	64.62	0.00
BELLE VERNON ASD & ROSTRAVER	Unsecured	359.04	122.50	122.50	122.50	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	3,456.00	3,482.23	1,387.67	1,387.67	91.65
CAPITAL ONE NA**	Unsecured	468.00	468.20	468.20	468.20	0.00
CBCS	Unsecured	2,045.40	NA	NA	0.00	0.00
CBCS	Unsecured	200.60	NA	NA	0.00	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	19,492.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	177.00	NA	NA	0.00	0.00
COMCAST	Unsecured	254.09	254.09	254.09	254.09	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	83,538.00	83,761.93	0.00	31,441.76	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	5,414.82	5,414.82	5,414.82	0.00
IC SYSTEM INC**	Unsecured	252.00	NA	NA	0.00	0.00
IMAGING ASSOC OF GREATER PGH	Unsecured	12.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	111.00	111.39	111.39	111.39	0.00
LVNV FUNDING LLC	Unsecured	NA	484.29	0.00	0.00	0.00
MON VALLEY MEDICAL ASSOC PC	Unsecured	15.00	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	10,271.92	NA	NA	0.00	0.00
MUKESH V SHAH MD	Unsecured	272.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	415.00	415.40	415.40	415.40	0.00
PSYCHIATRIC CARE SYSTEMS	Unsecured	95.55	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	118.10	NA	NA	0.00	0.00
REGIONAL CARDIAC ARRYHTMIA	Unsecured	315.00	NA	NA	0.00	0.00
SOUTH HILLS ENT ASSOC++	Unsecured	1,367.71	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	100.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	15.41	7,475.80	7,475.80	7,475.80	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	320.73	320.73	320.73	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,184.08	1,184.08	1,184.08	0.00
US DEPARTMENT OF EDUCATION	Unsecured	24,143.00	32,126.99	0.00	1,300.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	14,567.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VALLEY FIRST COMMUNITY FCU	Unsecured	2,753.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	707.00	694.07	694.07	694.07	0.00
VUJEVICH DERMATOLOGY	Unsecured	443.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$31,441.76	\$0.00
Mortgage Arrearage	\$5,414.82	\$5,414.82	\$0.00
Debt Secured by Vehicle	\$1,387.67	\$1,387.67	\$91.65
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,802.49	\$38,244.25	\$91.65
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$19,492.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$19,492.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,116.89	\$12,416.89	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,775.86</u>	
Disbursements to Creditors	<u>\$70,244.79</u>	
TOTAL DISBURSEMENTS :		<u>\$81,020.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/15/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.